

Exhibit S

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 22

Today's Date: 10-02-08 **Time:** 01:13 pm
Company Name: MRS
Callers Name: hang up
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: Evidently they were having trouble with their phone system because the automated greeting wasn't even saying my name at the beginning as it usually does. When i tried to retrieve the call after putting it on hold so i could log the date and time, the system hung up.

How did this call make you feel? Typical stuff.

CALL # 23

Today's Date: 10-03-08 **Time:** 09:15 am
Company Name: MRS
Callers Name: Didn't leave a message
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: no message

How did this call make you feel? business as usual

CALL # 24

Today's Date: 10-03-08 **Time:** 11:38 am
Company Name: MRS
Callers Name: Didn't leave a message
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: no message

How did this call make you feel? I'm special again, two calls in one day.

Exhibit S

Exhibit T

MRS Call Log (Detailed)

Washington Mutual acct # 4185 8604 1912 5402

CALL # 25

Today's Date: 10-06-08 **Time:** 08:56 am

Company Name: MRS

Callers Name: Ms. Wrigley

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 100608 0856am

Statements made by Caller: Ms. Wrigley stated that i
should call her office and use reference number
12231330YE for a special offer that has been extended
to me.

How did this call make you feel? Yeah, right.

Exhibit T

Exhibit U

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 26

Today's Date: 10-07-08 **Time:** 09:06 am

Company Name: MRS

Callers Name: Janeece

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 100708 0906am

Statements made by Caller: When i asked for Janeece's last name at the beginning of the call she refused to give it, citing security reasons. Janeece stated that there was an overdue balance on the account and i informed her that i could not pay. I also asked that they stop calling me, but Janeece said that until some sort of payment arrangement was set up she couldn't do anything about the calls. She also stated that the calls would continue until some sort of arrangement was made. Janeece then stated that the amount had been charged off my credit report and that the debt had been sold to LVNV. When i asked how much LVNV had paid for the account, Janeece claimed that the question was irrelevant. Janeece began inquiring as to who was helping me pay my bills, and as to how and why i was able to pay my bills but not pay her client. The call ended with me once again asking that they not call anymore, to which Janeece responded that calls would in fact continue.

How did this call make you feel? I am really, and i mean REALLY, getting tired of having this same conversation every day. However, i am almost certain they will positively honor my request that they not call again, given how agreeable they have been in the past. What do you think???

Exhibit U

Exhibit V

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 27

Today's Date: 10-08-08 **Time:** 03:58 pm
Company Name: MRS
Callers Name: hang up
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: I answered the phone, but the automated system hung up on me.

How did this call make you feel? Annoyed

CALL # 28

Today's Date: 10-09-08 **Time:** 04:15 pm
Company Name: MRS
Callers Name: hang up
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: I answered the phone, but the caller hung up on me.

How did this call make you feel? Very annoyed.

CALL # 29

Today's Date: 10-10-08 **Time:** 12:58 pm
Company Name: MRS
Callers Name: Didn't leave a message
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: called, but no message

How did this call make you feel? They are relentless.

CALL # 30

Today's Date: 10-10-08 **Time:** 04:44 pm
Company Name: MRS
Callers Name: Didn't leave a message
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: called, but no message

How did this call make you feel? Special again, twice in one day.

CALL # 31

Today's Date: 10-11-08 **Time:** 10:13 am
Company Name: MRS
Callers Name: Didn't leave a message
Callers Phone #: 888-274-9847
Audio Recorded: No
Audio File Name: N/A

Statements made by Caller: called, but no message

How did this call make you feel? Every day.

Exhibit V

Exhibit W

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 32

Today's Date: 10-12-08 **Time:** 06:32 pm

Company Name: MRS

Callers Name: Mr. Turner, Danielle

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 101208 0632pm

Statements made by Caller: Mr. Turner asked what my intentions are in getting this matter resolved prior to making any harsh decisions against me at this time. I informed Mr. Turner that i could not pay and asked that they stop calling. Mr. Turner stated that he would make the recommendation to his client to proceed in any way they deemed necessary because i was refusing to honor the card holder agreement. I reiterated that i was not refusing, i simply couldn't pay. Mr. Turner then informed me that calls would continue. At this point an individual named Danielle came on the line and identified herself as the operations manager. She also asked what i could contribute to resolving this matter. When i told her i couldn't pay she stated that calls would continue. She also said that they would continue to conatact me by mail as well, but to date they have not sent me any written correspondence.

How did this call make you feel? Tired. I think it's time to do something.

Exhibit X

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 33

Today's Date: 10-13-08 **Time:** 12:57 pm

Company Name: MRS

Callers Name: Mr. Turner

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 101308 1257pm

Statements made by Caller: Pretty much the same routine with a few new wrinkles. I asked Mr. Turner if LVNV bought the alleged debt, does the Washington Mutual account that they continue to reference still exist. He said the account does still exist. I also asked if Washington Mutual had in fact charged off the account as i was informed they had by another MRS employee, did Washington Mutual receive any sort of insurance settlement on the account. He said they did not. After a brief conversation about who was paying my bills, Mr. Turner began inquiring as to whether or not he should attempt to contact my family members in order to resolve this matter. He also made reference to someone other than myself being the "pants in the family" who pays the bills. I made it clear in no uncertain terms that Mr. Turner did not have my permission to contact my family members. The call ended with Mr. Turner stating yet again that the calls would continue.

How did this call make you feel? To me this is pretty incendiary stuff. Very inflammatory remarks such as someone other than myself being the "pants" in the family. Still, for the most part, it is pretty much the same sort of laughable stuff they have employed in the past. However, i must admit that they did get to me somewhat on this one when they started talking about contacting my family. They can call me and try to harass me all they want, but when they start talking about harassing my family it is way over the line and it is about to be on. I believe it's time to go to work, folks.

Exhibit Y

Compiled from Exhibit B

#34	10-14-08	01 :21 pm	888-274-9847	call from, no message left
#35	10-15-08	09:47 am	888-274-9847	hang up
#36	10-17-08	09:34 am	888-274-9847	hang up
#37	10-20-08	04:05 pm	888-274-9847	call from, no message left
#38	10-21-08	10:13 am	888-274-9847	hang up
#39	10-22-08	12:34 pm	888-274-9847	call from, no message left
#40	10-23-08	08:52 am	888-274-9847	call from, no message left
#41	10-24-08	09:37 am	888-274-9847	call from, no message left
#42	10-24-08	01:53 pm	888-274-9847	call from, no message left
#43	10-27-08	08:35 am	888-274-9847	call from, no message left
#44	10-28-08	08:23 am	888-274-9847	call from, no message left
#45	10-29-08	09:28 am	888-274-9847	call from, no message left
#46	10-30-08	10:06 am	888-274-9847	call from, no message left
#47	10-30-08	02:27 pm	888-274-9847	call from, no message left
#48	10-31-08	08:16 am	888-274-9847	call from, no message left

Exhibit Y

Exhibit Z

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 49

Today's Date: 10-31-08 **Time:** 01:38 pm

Company Name: MRS

Callers Name: Ms. Smith

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 103108 0139pm

Statements made by Caller: I wanted to ask Ms. Smith a few questions about this matter, but she hung up rather abruptly.

How did this call make you feel? harassed

Exhibit Z

Exhibit ZA

MRS Call Log (Detailed)

Washington Mutual acct # 4185 8604 1912 5402

CALL # 50

Today's Date: 11-03-08 **Time:** 09:49 am

Company Name: MRS

Callers Name: didn't leave message

Callers Phone #: 888-274-9847

Audio Recorded: No

Audio File Name: N/A

Statements made by Caller: no message

How did this call make you feel? harassed

Exhibit ZA

Exhibit ZB

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 51

Today's Date: 11-04-08 **Time:** 12:17 pm

Company Name: MRS

Callers Name: Brittany

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 110408 1221pm

Statements made by Caller: Brittany told me that she was with MRS and that they were representing Washington Mutual directly. When i asked her about LVNV she basically denied they were involved in the matter.

How did this call make you feel? Lied to and harassed

Exhibit ZB

Exhibit ZC

Compiled from Exhibit B

#52	11-06-08	08:31 am	888-274-9847	call from, no message left
#53	11-07-08	08:08 am	888-274-9847	call from, no message left
#54	11-10-08	11:41 am	888-274-9847	call from, no message left
#55	11-10-08	04:02 pm	888-274-9847	call from, no message left
#56	11-14-08	02:15 pm	888-274-9847	call from, no message left
#57	11-20-08	08:36 am	888-274-9847	call from, no message left

Exhibit ZC

Exhibit ZD

MRS Call Log (Detailed)
Washington Mutual acct # 4185 8604 1912 5402

CALL # 58

Today's Date: 11-21-08 **Time:** 11:42 am

Company Name: MRS

Callers Name: Mr. Cooper

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 112108 1142am

Statements made by Caller: Mr. Cooper stated that i
would pay LVNV everything i owed them.

How did this call make you feel? harassed

Exhibit ZD

Exhibit ZE

MRS Call Log (Detailed)

Washington Mutual acct # 4185 8604 1912 5402

CALL # 59

Today's Date: 11-23-08 **Time:** 08:14 am

Company Name: MRS

Callers Name: Didn't leave message

Callers Phone #: 888-274-9847

Audio Recorded: No

Audio File Name: N/A

Statements made by Caller: no message

How did this call make you feel? harassed

Exhibit ZE

Exhibit ZF

MRS Call Log (Detailed)

Washington Mutual acct # 4185 8604 1912 5402

CALL # 62

Today's Date: 11-24-08 **Time:** 03:41 pm

Company Name: MRS

Callers Name: Ms. Miller

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 112408 0341pm

Statements made by Caller: Pretty much the same song and dance. Ms. Miller did ask if there was someone i could ask for help in this matter.

How did this call make you feel? harassed

Exhibit ZF

Exhibit ZG

MRS Call Log (Detailed)

Washington Mutual acct # 4185 8604 1912 5402

CALL # 63

Today's Date: 12-02-08 **Time:** 08:48 am

Company Name: MRS

Callers Name: Ms. Conner

Callers Phone #: 888-274-9847

Audio Recorded: Yes

Audio File Name: MRS Wash Mut 120208 0848am

Statements made by Caller: Same ol' same ol'.

How did this call make you feel? harassed

Exhibit ZG

Exhibit ZH

Compiled from Exhibit B

#64	12-04-08	09:29 am	888-274-9847	call from, no message left
#65	12-05-08	08:13 am	888-274-9847	call from, no message left
#66	12-23-08	09:31 am	888-274-9847	call from, no message left
#67	12-26-08	01:04 pm	888-274-9847	call from, no message left
#68	12-29-08	12:47 pm	888-274-9847	call from, no message left
#69	12-29-08	05:11 pm	888-274-9847	call from, no message left
#70	12-30-08	12:13 pm	888-274-9847	call from, no message left
#71	01-05-09	05:19 pm	888-274-9847	call from, no message left
#72	01-06-09	12:15 pm	888-274-9847	call from, no message left
#73	01-07-09	10:37 am	888-274-9847	call from, no message left
#74	01-08-09	05:13 pm	888-274-9847	call from, no message left
#75	01-09-09	03:15 pm	888-274-9847	call from, no message left
#76	01-11-09	04:16 pm	888-274-9847	call from, no message left
#77	01-12-09	04:11 pm	888-274-9847	call from, no message left
#78	01-13-09	04:31 pm	888-274-9847	call from, no message left
#79	01-17-09	09:46 am	888-274-9847	call from, no message left
#80	01-19-09	12:25 pm	888-274-9847	call from, no message left
#81	01-19-09	01:52 pm	888-274-9847	call from, no message left
#82	01-20-09	09:11 am	888-274-9847	call from, no message left
#83	01-20-09	12:08 pm	888-274-9847	call from, no message left
#84	01-21-09	09:17 am	888-274-9847	call from, no message left
#85	01-22-09	10:31 am	888-274-9847	call from, no message left
#86	01-26-09	05:47 pm	888-274-9847	call from, no message left
#87	01-26-09	08:11 pm	888-274-9847	call from, no message left
#88	01-27-09	11:35am	888-274-9847	call from, no message left

Exhibit ZH